

Tax-free investment guide

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Definitions

Administrator

Camissa Collective Investments (RF) Limited (Camissa) has appointed Apex Fund Services South Africa Limited (the Administrator), an authorised financial services provider, to administer your investment. Camissa remains responsible for the management of your investment.

Business day

This refers to any day, except a Saturday, Sunday or official South African public holiday.

Dividends Tax

Prior to April 2012, investors were only taxed on the interest component of their investment income and not on dividends. However, the South African Revenue Service has implemented dividends tax at a rate of 20%. Dividends tax is not deducted on tax-free investments.

Income distributions

The underlying assets within a unit trust fund may earn income in the form of interest and dividends. This income is then declared and distributed among investors. You can choose to have your income reinvested in your fund or paid into your bank account.

Investor

The individual or legal entity making an investment or contribution. In this document, the investor is referred to as 'you'.

Camissa

The Camissa unit trust fund range is offered by Camissa Collective Investments (RF) Limited (Camissa) [Reg. No. 2010/009289/06], a registered management company in terms of the Collective Investment Schemes Control Act, No 45 of 2002. Camissa is a subsidiary of Camissa Asset Management (Pty) Ltd [a licensed FSP], the investment manager of the unit trust funds and a voting member of the Association for Savings and Investment SA (ASISA). In this document, Camissa is referred to as 'we' or 'our'.

Shariah law (only applicable to Shariah funds)

This refers to Islamic religious law that governs aspects of daily life in Islam, including economic investments. To comply with Shariah law, a fund is prohibited from investing in certain industries such as those related to gambling, alcohol, banking and insurance. Since the concept of debt is contrary to the principles of Islam, investment in highly leveraged companies is also prohibited. Camissa has four Shariah-compliant unit trust funds that are managed in accordance with Shariah investment guidelines.

Unit trust fund

This is also known as a collective investment scheme. In a unit trust fund, the investments or contributions from a variety of investors are pooled and invested in a specific range of assets. Unit trusts are professionally managed by investment managers and different funds have different investment objectives.

A unit trust fund is divided into identical units, which investors can buy or sell at any time. The amount that an investor contributes and the unit price at the time of investment will determine the number of units that are allocated. Unit trusts are generally medium to long-term investments. The value of the units will fluctuate. In this document, a unit trust is referred to as a 'fund'.

Introduction

Thank you for investing with Camissa Asset Management. Our aim is to consistently deliver superior investment performance for our clients.

Please read this document thoroughly before completing your tax-free investment application form as it outlines the terms and conditions of your investment. It also contains important information about how your investment will be administered.

We may, from time to time, update this document and the latest version will always be available in the forms section on our website (www.camissa-am.com).

Selecting your investment

A range of unit trust funds have been made available to you and you need to select the most appropriate fund(s) for your financial needs and specific circumstances. We may in future close a fund to new investments at our sole discretion. The fund fact sheets, which can be found on our website, contain detailed information on each of our funds.

We may not give advice on whether an investment is suitable for your needs. If you need financial advice, we suggest that you consider appointing a financial adviser.

Please be aware that when you invest in a unit trust fund, the value of your investment is not guaranteed as the unit prices will fluctuate. You carry the full investment risk and we do not take responsibility for your investment selection.

Tax-free investments are open to all South African individual investors (ie not companies or institutions).

- You can invest after tax money.
- You earn tax-free growth on your contributions into your investment.
- You don't pay tax on income.
- You don't pay tax on capital gains.

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- You don't pay tax on dividends.
- The overall growth of the investment does not have a tax-free limit – just the contributions.
- You can make a total contribution of **R36 000** per year and **R500 000** over your lifetime – **across all your tax-free investments with financial institutions.**
- You can invest in more than one unit trust fund as long as the overall investment limits are adhered to.
- SARS will tax any **over contribution** at a flat rate of 40%.
- You can access and withdraw from your tax-free investment at any time. Any further contributions into your tax-free investment cannot be seen as a replacement of the portion that has been withdrawn. You will also lose out of future tax-free growth on the investment.

The terms of your investment will be based on:

- your completed tax-free investment application form;
- the supporting documents required for tax-free investments; and
- any further instructions we receive from you, or anyone you have authorised to act on your behalf.

Making your investment

You may invest in your selected fund(s) in one or more of the following ways:

- Initial lump sum - (minimum of R5 000 and a **maximum of R36 000 per tax year**).
- Additional lump sum.
- Regular debit order (**limited to a maximum of R3 000 per month and a minimum of R500 per debit order**).

You may decide how often and how much you wish to invest. The following payment options are available to you:

- Cheque/cash deposit at a bank.
- Electronic/internet transfer.
- Electronic collection by the Administrator (**restricted to a maximum of R36 000 per debit per tax year**). Collections will be from the bank account in the name of the client, unless otherwise stipulated.
- Regular debit order (restricted to a minimum of R500 and a maximum of R3 000 per debit order per month).

Investors wishing to deposit directly into our bank account, must note that our banking details will be supplied once we are in receipt of the completed application form and supporting documentation, and have complied with the FICA regulations. These details, together with a reference number, will generally be supplied the following business day.

Submitting your application and other transaction forms

Completing our forms

All your transactions must be submitted to us by completing the appropriate tax-free application and transaction forms. The most current versions will always be available on our website (<https://camissa-am.com/>). All forms must be signed by you or the person you have authorised to act on your behalf, and all amendments must be initialed.

Completed forms and the required supporting documents (including but not limited to authorisation forms eg power of attorney, etc) must then be faxed, posted or emailed to us. You will find our fax number, postal and email address on the forms.

We will only process tax-free application and transaction forms if they are complete, including the required supporting documents and proof of deposit (where applicable). We reserve the right to accept or reject your application or any further transaction forms we may receive. In such cases, we will notify you accordingly within a reasonable period of time.

It is your responsibility to check that we have received your tax-free application and transaction forms. Please note that a fax confirmation or a printed copy of a sent email will not be regarded as proof that we have received a specific document. You may call our client service team on 0800 864 418 or email them at clientservice@camissa-am.com to confirm the receipt of your documents.

Appointing or changing your financial adviser

You may appoint, change or terminate your relationship with your financial adviser at any time by submitting the relevant transaction form to us. This can be found on our website.

Setting up and managing a debit order

If you wish to invest via a debit order, it can be scheduled for the 1st, 7th, 15th or 28th day of each month. When setting up a new or revised debit order, you will need to send the appropriate form to us at least 10 business days before the debit order is scheduled to take place.

If you are a new investor, you will need to complete the Regular Debit Order Authority section of our tax-free investment application form. If you are an existing investor and you wish to start a new debit order or increase, decrease or cancel an existing debit order, you need to complete the Tax-free debit order form.

Switching

You may switch out of one fund and into another at any time by submitting the Tax-free Switch Instruction Form.

A switch entails selling your existing units in one fund and then buying units in another fund. Please be aware that when switching between funds, the number of units allocated to you may differ from the number you held previously due to pricing differences between the two funds.

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Withdrawals

You may withdraw all or a portion of your units on an ad-hoc basis. Any further contributions into your tax-free investment cannot be seen as a replacement of the portion that has been withdrawn. You will also lose out of future tax-free growth on the investment.

The amount due to you will be electronically transferred into a bank account held in your name. We will not make payments to third-party bank accounts.

- **Ad-hoc withdrawals**

To make withdrawals on an ad-hoc basis, you will need to complete the Tax-free Withdrawal Form. Payments will be made within two business days of us receiving your completed form and the required supporting documents. Please note that the payment may only be reflected in your bank account later, and this will depend on which bank you use.

Withdrawals will be paid to the bank account on record. Should the bank account differ, the personal revision form must be completed.

Income distributions

We declare income in June and December each year and this is distributed on the first business day of July and January. The Camissa Islamic High Yield Fund declares income quarterly in March, June, September and December and this is distributed on the first business day of April, July, October and January. You can choose to have your income reinvested in your fund or paid into your bank account. You will need to indicate your preference on the relevant tax-free application forms.

Please be aware that if a fund's total expenses exceed its income, it will not make a distribution. More information on our funds' expenses is included in the fees and other deductions section of this document.

In the case of our Islamic funds, we will deduct all income deemed to be non-permissible from the total income distribution to comply with Shariah law. The remaining balance will then be distributed according to your preference. As required by Shariah law, all non-permissible income we have deducted will be donated to registered charitable organisations on your behalf. We reserve the right to select these organisations.

Security cessions

Because you are investing in a tax-free investment, you may not cede some or all of your units as security to a third party (cessionary).

Updating your details

You need to let us know if your personal details (such as your contact details, bank account details, surname, residential address, etc) change. You can do this by completing the Personal Details Revision Form and submitting the required supporting documents.

Please note that the onus is on the investor to inform us of any changes to personal details (including, but not limited to, bank account, address and contact details).

Death claims

In the event of your death, the executor of your estate will need to send us a certified copy of your death certificate, your investor number and identity number. We will then accept instructions from your executor.

We suggest that you keep your most recent (over the last 12 months) investment statements together with your other important documents (eg a copy of your will, etc) in a safe place. You need to ensure that your executor and family members know where these documents can be found.

Foreign account tax compliance

This section is compulsory. Your application will not be processed if this information is outstanding.

FATCA

The South African government has entered into agreements under which it has agreed to the automatic exchange of information with other countries. These agreements are aimed at improving tax compliance between the countries over financial assets held by investors within their boundaries. As a result of these agreements, South Africa has introduced tax laws which require that we collect information about each investor's tax residency and tax classification. We are also required to report the tax information we have collected, together with the investor's investment account(s) information to the South African Revenue Services (SARS).

What this means for you as an investor is that Camissa is obliged to provide SARS with certain information you provide when you invest or transact with us. SARS, in turn, may pass the information on to other tax authorities outside South Africa as required by the agreements the government has entered into.

FATCA classifications

- i. A South African financial institution/partner jurisdiction financial institution typically includes any financial institution registered with the Financial Sector Conduct Authority, including, but not limited to, an investment company, a collective investment scheme, a linked investment service provider (LISP), a retirement fund, an insurance company.

- ii. A participating foreign financial institution (FFI) is a foreign entity that accepts deposits in the ordinary course of a banking or similar business; holds financial assets for the account of others as a substantial portion of its business; or is engaged primarily in the business of investing, reinvesting or trading in securities, partnership interests, commodities, or any interest (including a futures or forward contract or option) in such securities, partnership interests, or commodities. A participating FFI is one that has entered into an agreement with the Internal Revenue Service (IRS) of the United States of America.
- iii. A non-participating FFI is a foreign entity (as described above) that has not entered into an agreement with the IRS and is subject to withholding tax under FATCA.
- iv. An entity that is resident in the United States of America, or in a United States territory, for tax purposes.
- v. A deemed compliant foreign financial institution (FFI) is an FFI that registers with the IRS to declare its tax status.
- vi. The term "exempt beneficial owner" means:
 - The South African government, provincial, national or local government authorities and the Accounting Standards Board.
 - A foreign government and any subdivisions of a foreign government.
 - The South African Reserve Bank (SARB).
 - A foreign bank of central issue.
 - Any South African office of the International Monetary Fund (IMF), the World Bank, the International Bank for Reconstruction and Development, The International Finance Corporation, the International Finance Corporation Order, 1955 (SI 1955 No. 1954), the International Development Association, the African Development Bank, the OECD Support Fund, the Inter-American Development Bank.
 - Governments of United States territories.
 - Occupational and umbrella pension and provident funds, pension and provident preservation funds and retirement annuity funds.
 - Entities wholly owned by any of the entities listed above.
- vii. An active non-financial entity is any non-financial entity (NFE) that meets one of the following criteria:
 - Less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income (such as dividends, interest, royalties, annuities and rent) and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held to produce passive income.

- The stock of the NFE is regularly traded on an established securities market or the NFE is a related entity of an entity, the stock of which is traded on an established securities market.
- The NFE is a government, a political subdivision of such government, or a public body performing a function of such government or a political subdivision thereof, or an entity wholly owned by one or more of the foregoing.
- Substantially all the activities of the NFE consist of holding (in whole or part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a financial institution. However, the entity will not qualify as an active NFE if it functions (or holds itself out to be) an investment fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. In these circumstances the entity will be a passive NFE.
- The NFE is not yet operating a business and has no prior operating history but is investing capital into assets with the intent to operate a business other than that of a financial institution; provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE.
- The NFE was not a financial institution in the past five years, and is in the process of liquidating its assets, or is reorganising with the intent to continue or recommence operations in a business other than that of a financial institution.
- The NFE primarily engages in financing and hedging transactions with, or for, related entities, that are not financial institutions and does not provide financing or hedging services to any entity that is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a financial institution.
- The NFE is organised in a US territory and all the owners of the payee are bona fide residents of that US territory.
- The NFE meets **all** of the following criteria:
 - It is established and operated in its jurisdiction of residence exclusively for religious, charitable, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction or residence, and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare.
 - It is exempt from income tax in its country of residence.
 - It has no shareholders or members who have a proprietary or beneficial interest in its income or assets.
 - The applicable laws of the entity's country of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of a reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased.
 - The applicable laws of the entity's country of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all its assets be distributed to a

governmental entity or other non-profit organisation, or escheat to the government of the entity's country of residence or any political subdivision thereof.

viii. A passive NFE is any NFE that is not an active NFE.

FICA definition

The Financial Intelligence Centre Act (38 of 2001) (the FIC Act) came into effect on 1 July 2003. The FIC Act was introduced to fight financial crime, such as money laundering, tax evasion, and terrorist financing activities. The FIC Act brings South Africa in line with similar legislation in other countries designed to reveal the movement of monies derived from unlawful activities and thereby curbing money laundering and other criminal activities.

Definition on FPEP, DPEP and PIP

A foreign politically exposed person (**FPEP**) is an individual who holds, or has held at any time in the preceding 12 months, in any foreign country, a prominent public function including that of a:

- head of state or head of a country or government;
- member of a foreign royal family;
- government minister or equivalent senior politician or leader of a political party;
- senior judicial official;
- senior executive of a state-owned corporation; or
- high-ranking member of the military.

A domestic politically exposed person (**DPEP**) is an individual who holds, including in an acting position for a period exceeding six months, or has held a prominent public function in the republic, including that of:

- the president or deputy president;
- a government minister or deputy minister;
- the premier of a province;
- a member of the executive council of a province;
- an executive mayor of a municipality elected in terms of the Local Government: Municipal Structures Act, 1998 (Act No. 117 of 1998);
- a leader of a political party registered in terms of the Electoral Commission Act, 1996 (Act No. 51 of 1996);
- a member of a royal family or senior traditional leader as defined in the Traditional Leadership and Governance Framework Act, 2003 (Act No. 41 of 2003);
- the head, accounting officer or chief financial officer of a national or provincial department or government component, as defined in section 1 of the Public Service Act, 1994 (Proclamation No. 103 of 1994);

- the municipal manager of a municipality appointed in terms of section 54A of the Local Government: Municipal Systems Act, 2000 (Act No. 32 of 2000), or a chief financial officer designated in terms of section 80(2) of the Municipal Finance Management Act, 2002 (Act No. 56 of 2003);
- the chairperson of the controlling body, the chief executive officer, or a natural person who is the accounting authority, the chief financial officer or the chief investment officer of a public entity listed in Schedule 2 or 3 of the Public Finance Management Act, 1999 (Act No. 1 of 1999);
- the chairperson of a controlling body, chief executive officer, chief financial officer or chief investment officer of a municipal entity as defined in section 1 of the Local Government: Municipal Systems Act, 2000 (Act No. 32 of 2000);
- a constitutional court judge or any other judge as defined in section 1 of the Judges' Remuneration and Conditions of Employment Act, 2001 (Act No. 47 of 2001);
- an ambassador or high commissioner or other senior representative of a foreign government based in the republic; or an officer of the South African National Defence Force above the rank of major-general;
- an officer of the South African National Defence Force above the rank of major general; or holds, including in an acting position for a period exceeding six months, or has held the position of head, or other executive directly accountable to that head, of an international organisation.

A prominent influential person (**PIP**) is an individual who holds, or has held at any time in the preceding 12 months, the following positions:

- chairperson of the board of directors;
- chairperson of the audit committee;
- executive officer; or
- chief financial officer of a company, as defined in the Companies Act, 2008 (Act No. 71 of 2008), if the company provides goods or services to an organ of state and the annual transactional value of the good or services or both exceeds an amount determined by the minister by notice in the Gazette.

Processing your application and instructions

Confidentiality

We respect your right to privacy and security and will protect your personal information from misuse. Your details will not be shared with any other parties, except our administrator (Apex Fund Services South Africa Limited), with whom we have specific confidential provisions in place.

POPI

The Protection of Personal Information Act, No 4 of 2013 promotes the protection of personal information by public and private bodies. The Protection of Personal Information (POPI) Act has been signed into law by the president on 19 November 2013 and published in the Government Gazette Notice 37067 on 26 November 2013, with an effective date of 1 July 2020.

The purpose of the POPI Act is to ensure that all South African institutions conduct themselves in a responsible manner when collecting, processing, storing and sharing another entity's personal information by holding them accountable should they abuse or compromise your personal information in any way.

The POPI Act considers your personal information to be 'precious goods' and therefore aims to bestow upon you, as the owner of your personal information, certain rights of protection and the ability to exercise control over:

- when and how you choose to share your information;
- the type and extent of information you choose to share (must be collected for valid reasons);
- transparency and accountability on how your data will be used (limited to the purpose) and notification if/when the data is compromised;
- providing you with access to your own information as well as the right to have your data removed and/or destroyed should you so wish;
- who has access to your information, ie there must be adequate measures and controls in place to track access and prevent unauthorised people, even within the same company, from accessing your information;
- how and where your information is stored (there must be adequate measures and controls in place to safeguard your information to protect it from theft, or being compromised); and
- the integrity and continued accuracy of your information (ie your information must be captured correctly and once collected, the institution is responsible to maintain it).

Please refer to our website for our privacy notice.

Processing deadlines

All funds are valued and priced at 15:00 each business day and at 17:00 on the last business day of the month. The deadline for receiving application and transaction forms is 14:00 each business day.

If we receive your form before 14:00 and all the requirements are met, we will process your transaction on that same day. Forms received after 14:00 will be processed on the following business day, at that day's ruling price.

Transaction confirmations

We will send you a transaction advice once your instruction has been processed. You can choose to receive SMS confirmations for the following transactions:

- lump sum investments;
- debit order investments;
- withdrawals;
- reinvestment of income distributions;
- switches between funds; and
- personal detail revisions.

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Managing your investment

Borrowing and scrip lending

We may borrow up to 10% of the market value of a fund if it does not have enough cash to meet its commitments. We may also lend out the underlying investments in our funds. This is known as scrip lending.

Our Islamic funds will not borrow any cash and will not engage in scrip lending.

Ring-fencing

A large withdrawal of units in a fund above certain thresholds may cause ring-fencing, which refers to the separation and delay in the sale of units. This ensures that the withdrawal will not negatively affect the remaining investors in the fund.

Keeping you informed

Investment statements and newsletter

We will send you investment statements whenever you transact. We will also send you our quarterly newsletter. If you find any errors on your investment statements or any correspondence we send you, please inform us immediately so that we can make the necessary amendments.

Accessing your investment online

You can access and view your investment online by registering on investor login section of our website (www.camissa-am.com). If you have a financial adviser, he/she will have access to your investment information via this section.

Requesting information

You are entitled to receive any information that we or a listed company is legally required to disclose. You can request such information from our Client Service telephonically on 0800 864 418 or by email at clientservice@camissa-am.com.

Fees and other deductions

Introduction

All ASISA members are committed to operating within the Treating Customers Fairly six outcomes framework. Outcomes 1 and 3 have relevance to this Standard: "Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture"; and "Customers are provided with clear information and are kept appropriately informed before, after and during the point of sale".

In seeking to achieve these outcomes, ASISA members have developed the Effective Annual Cost measure (EAC), a standardised disclosure methodology that can be used by consumers and advisers to compare charges on most retail investment products, and their impact on investment returns, across the various

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regulatory wrappers so that consumers are placed in a position to make better informed decisions around retail savings and investment product choices. The EAC is a measure of the charges that an investor will likely incur in purchase and holding a financial product and does not attempt to measure the features of a financial product.

Investment management and administration fees

Your investment is subject to an annual management fee. This fee differs for each fund and is built into the daily unit price. Each fund's annual management fee is disclosed on page 18 of this document. We do not charge initial investment, administration, switch or withdrawal fees.

Other deductions

The following may be deducted from your investment:

- bank charges;
- trustee/custodian fees;
- audit fees;
- regional council levies;
- brokerage fees (incl VAT); and
- non-permissible income (in the case of our Islamic funds).

Financial adviser fees

If you have a financial adviser, you need to negotiate and agree on the initial and annual ongoing advice fees you will pay. This is an agreement between you and your financial adviser, and we will facilitate the payment of fees to your adviser.

- The **initial advice fee** is restricted to a maximum of 3% of your investment contribution and will be deducted from your contribution before it is invested. We will then pay the amount over to your financial adviser.
- The **annual ongoing advice fee** is restricted to a maximum of 1% of the value of your investment. However, if your initial advice fee is above 1.5%, your annual ongoing advice fee will be restricted to a maximum of 0.5%. This fee will be deducted monthly by selling units in your fund(s) and we will pay it over to your financial adviser.

Please note that, unless stated otherwise, all the fees and charges mentioned in this section exclude VAT. We will inform you in advance of any changes in our fees.

Effective Annual Cost

The Effective Annual Cost (EAC) is a measure which has been introduced to allow you to compare the estimated impact of charges on investment returns when you invest in different financial products. It is expressed as annualised percentage of your investment amount. The EAC is made up of four components, which are added together, as shown in the EAC disclosure. The figures in the disclosure only show the estimated impact of immediate and future charges, and do not include the impact of any charges that have already been incurred. The effect of some of the charges may vary, depending on your investment period.

Disclosing fees

Your quarterly investment statements will reflect the fees deducted from your investment over the respective period. You may request a schedule of fees and charges at any time from our client service team on 0800 864 418 or at clientservice@camissa-am.com.

Indemnity

Please note that we will not be responsible for any losses due to:

- changes in tax or other legislation that may affect the performance of our funds;
- market movements and the resulting change in unit prices; and
- any failure, malfunction or delay on any networks, electronic or mechanical device or any other form of communication used in the submission, acceptance and processing of applications and/or transactions.

Legal information

Your investment may be governed by the following laws of South Africa:

Financial Intelligence Centre Act (FICA)

FICA was established to prevent money laundering and the financing of terrorist activities. This Act requires us to establish and prove your identity before we accept your application. You therefore need to submit all the required supporting documents specified in our forms.

Collective Investment Schemes Control Act (CISCA)

CISCA regulates the administration and management of collective investment schemes (unit trusts).

Exchange Control regulations

These regulations have been put in place to monitor and control the flow of assets in and out of South Africa. Based on these regulations, certain funds may be subject to availability.

Financial Advisory and Intermediary Services Act (FAIS)

FAIS aims to protect investors by regulating the activities of those who provide financial advice or intermediary services. These parties are more commonly known as Financial Services Providers and they are required to be licensed and authorised through the Financial Services Board.

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Protection of Personal Information Act (POPIA)

POPIA aims to regulate the manner in which personal information of a data subject can be processed by responsible parties. A data subject refers to the individual or organisation the personal information relates to. A responsible party relates to the organisation determining how and why the personal information is processed.

Income Tax Act

This Act specifies how all income should be taxed.

Consumer Protection Act

This Act aims to prevent consumers from being exploited. Please note that any changes to these laws may change the terms and conditions of your investment.

Contact us

You can contact our client service team on any of the details below.

Postal address	PO Box 1016, Cape Town, 8000
Physical address	Fifth Floor, MontClare Place, Cnr Campground and Main Roads, Claremont, 7708
Telephone (toll-free)	0800 864 418 (business days from 08:00 – 17:00)
Fax	088 021 671 3112
Email	clientservice@camissa-am.com

Feedback and complaints

We are committed to providing you with exceptional service. If you are dissatisfied with any aspect of our service, please send your complaint to us via email, fax or post using the contact details supplied above. Please address your correspondence to the compliance officer.

If our response does not meet with your approval or if you wish to complain about the advice you received from your financial adviser, please contact the FAIS Ombud, whose details are below.

Physical address	Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010
Telephone	012 762 5000
Email	info@faisombud.co.za
Website	www.faisombud.co.za